

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 08-45245 – NCD

Mary Jo Crooks
7037 Eagle Trail
Centerville, MN 55038

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8503

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 1/20/09

Nancy C Dreher
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on January 20, 2009 Lori Vosejka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3

CERTIFICATE OF NOTICE

District/off: 0864-4
Case: 08-45245

User: admin
Form ID: 7dsc

Page 1 of 1
Total Served: 23

Date Rcvd: Jan 21, 2009

The following entities were served by first class mail on Jan 23, 2009.

db +Mary Jo Crooks, 7037 Eagle Trail, Centerville, MN 55038-7055
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
57828681 American Education Services, Harrisburg PA 17130-0001
57828683 Capital One, c/o Midland Credit Management, Department 8870, Los Angeles, CA 90084-8870
57828686 +Citi Platinum Card, Box 6000, The Lakes NV 89163-0001
57828687 +Citi Professional Card, Box 6000, The Lakes NV 89163-0001
57828688 +Citi Professional Card, c/o Northland Group Inc, PO Box 390905, Edina, MN 55439-0905
57828689 +Clint Crooks, 7037 Eagle Trail, Centerville, MN 55038-7055
57828693 +JCPenney's, c/o NCO Financial Systems, PO Box 61247, Dept 64,
Virginia Beach VA 23466-1247
57828695 The Home Depot, PO Box 689100, Des Moines, IA 50368-9100
57828697 Washington Mutual Card Services, c/o IC System, 444 Highway 96 East, PO Box 64887,
St Paul, MN 55164-0887
57828698 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
57828699 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

The following entities were served by electronic transmission on Jan 21, 2009.

57828682 EDI: BANKAMER.COM Jan 21 2009 17:58:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
57828684 EDI: CAPITALONE.COM Jan 21 2009 17:58:00 Capital One Services, PO Box 30285,
Salt Lake City UT 84130-0285
57828685 EDI: CHASE.COM Jan 21 2009 17:58:00 Chase, PO Box 15298, Wilmington DE 19850-5298
57828690 EDI: DISCOVER.COM Jan 21 2009 17:58:00 Discover Card, PO Box 30943,
Salt Lake City, UT 84130
57828691 EDI: HFC.COM Jan 21 2009 17:58:00 Household Bank Mastercard, PO Box 80084,
Salinas, CA 93912-0084
57828692 +EDI: RMSC.COM Jan 21 2009 17:58:00 JCPenney, PO Box 981131, El Paso, TX 79998-1131
57828694 EDI: HFC.COM Jan 21 2009 17:58:00 Menards Retail Services, PO Box 15521,
Wilmington, DE 19850-5521
57828696 EDI: PROVID.COM Jan 21 2009 17:58:00 Washington Mutual Card Services, PO Box 9016,
Pleasanton, CA 94566-9016
57828698 EDI: WFFC.COM Jan 21 2009 17:58:00 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
57828699 +EDI: WFFC.COM Jan 21 2009 17:58:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2009

Signature:

